

Table I.D.4(1998) Percent of private-sector employees enrolled in a health insurance plan that take family coverage by firm size and selected characteristics: United States, 1998

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	51.7%	42.5%	40.9%	42.1%	49.7%	57.9%	40.9%	54.8%
Industry group **								
Agric., fish., forest.	48.0%	47.1%	42.5%	56.1%	56.8%	47.3%	46.1%	49.1%
Mining	67.2%	61.1%	73.8%	55.7%	76.2%	65.3%	55.2%	68.2%
Construction	51.0%	55.5%	48.0%	45.8%	54.7%	54.0%	50.4%	51.7%
Manufacturing	58.7%	47.2%	44.9%	46.8%	53.9%	64.5%	44.6%	60.8%
Transp., commu., util.	58.6%	41.9%	43.2%	45.4%	50.5%	63.5%	42.1%	60.8%
Wholesale trade	56.7%	43.9%	46.8%	47.3%	54.2%	63.4%	45.0%	60.3%
Retail Trade	43.5%	40.1%	37.6%	37.7%	43.7%	45.9%	37.3%	45.2%
Fin., ins., real est.	54.6%	40.1%	40.2%	45.0%	52.4%	59.4%	41.2%	57.1%
Services	46.1%	38.6%	36.8%	37.3%	45.2%	54.1%	37.0%	49.8%
Unknown	100.0%	100.0%	--	--	--	--	100.0%	--
Ownership								
For profit, incorporated	52.7%	42.8%	41.4%	42.7%	51.1%	58.5%	41.3%	55.8%
For profit, unincorporated	45.1%	36.6%	38.4%	41.1%	49.3%	56.5%	36.9%	52.0%
Nonprofit	47.1%	50.1%	38.8%	37.2%	43.9%	54.3%	42.7%	48.3%
Unknown	56.7%	--	--	76.6%	60.4%	55.8%	67.9% *	56.7%
Age of firm								
Less than 5 years	41.0%	35.9%	38.3%	35.0%	46.7%	55.8%	36.0%	49.0%
5-9 years	41.6%	39.9%	38.4%	36.8%	47.7%	47.3%	37.5%	46.5%
10-19 years	43.8%	41.6%	38.3%	38.6%	49.7%	50.1%	38.9%	48.2%
20 or more years	52.3%	46.1%	43.8%	44.4%	49.0%	60.0%	44.1%	54.7%
Unknown	57.4%	57.4%	39.6% *	62.0%	56.6%	57.4%	56.4%	57.4%
Multi/single status								
2 or more locations	55.7%	41.4%	41.6%	45.0%	51.6%	57.9%	41.4%	56.3%
1 location only	42.5%	42.5%	40.8%	40.8%	44.6%	56.7%	40.9%	45.6%
Percent full-time employees								
Less than 25%	39.2%	39.7%	52.5%	38.1%	34.6%	42.7%	41.6%	38.3%
25-49 %	42.4%	37.2%	26.5%	34.7%	39.2%	46.3%	32.1%	44.5%
50-74 %	48.2%	39.8%	36.1%	37.1%	46.7%	55.5%	38.5%	51.2%
75% or more	52.6%	43.0%	41.8%	42.8%	50.6%	58.8%	41.4%	55.7%
Union presence								
No union employees	47.9%	39.5%	40.6%	40.9%	46.7%	54.8%	39.4%	51.2%
Has union employees	62.2%	58.9%	51.6%	55.1%	56.6%	64.8%	55.4%	62.8%
Unknown	58.1%	67.5%	32.1%	35.0%	68.2%	57.9%	48.2%	58.7%
Percent low wage employees **								
50% or more low wage	35.8%	37.8%	35.1%	32.9%	29.6%	41.7%	35.2%	36.2%
Less than 50% low wage	48.6%	41.9%	41.1%	42.3%	49.0%	58.1%	40.9%	52.5%
Unknown	58.2%	58.5%	42.3%	50.2%	60.5%	58.3%	49.9%	58.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1998 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or no reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.D.4(1998) Standard error for percent of private-sector employees enrolled in a health insurance plan that take family coverage by firm size and selected characteristics: United States, 1998

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.50%	1.94%	1.18%	0.63%	1.11%	0.46%	1.06%	0.43%
Industry group **								
Agric., fish., forest.	2.14%	4.84%	9.68%	4.59%	9.59%	3.90%	4.72%	3.50%
Mining	7.30%	15.91%	17.85%	13.51%	5.46%	5.74%	11.96%	4.61%
Construction	2.15%	3.47%	1.72%	2.65%	5.29%	3.75%	2.15%	3.49%
Manufacturing	0.77%	4.06%	2.87%	1.29%	1.39%	1.18%	1.48%	0.79%
Transp., commu., util.	1.67%	4.66%	4.84%	4.03%	4.63%	2.06%	2.69%	1.87%
Wholesale trade	1.30%	3.57%	3.13%	2.71%	3.33%	1.52%	2.04%	1.44%
Retail Trade	0.50%	3.01%	2.48%	1.36%	2.10%	0.79%	1.47%	0.75%
Fin., ins., real est.	0.87%	2.39%	5.10%	3.01%	2.27%	1.05%	1.98%	0.81%
Services	0.75%	2.23%	1.05%	1.86%	2.19%	0.72%	1.33%	0.85%
Unknown	29.81%	29.81%	--	--	--	--	29.81%	--
Ownership								
For profit, incorporated	0.45%	1.54%	1.42%	0.66%	1.37%	0.59%	0.75%	0.47%
For profit, unincorporated	1.08%	2.06%	2.56%	3.01%	2.11%	3.54%	1.29%	1.91%
Nonprofit	1.63%	5.58%	2.57%	1.27%	1.83%	1.62%	3.73%	1.39%
Unknown	1.60%	--	--	12.21%	4.31%	1.39%	20.44% *	1.60%
Age of firm								
Less than 5 years	1.60%	2.00%	1.09%	3.72%	3.64%	1.82%	1.66%	2.11%
5-9 years	0.73%	1.28%	3.31%	2.30%	2.12%	2.92%	1.30%	0.89%
10-19 years	1.08%	2.05%	1.50%	1.33%	2.91%	2.00%	1.46%	1.26%
20 or more years	0.57%	3.46%	1.83%	0.96%	0.88%	0.55%	1.46%	0.43%
Unknown	0.64%	16.34%	11.92% *	7.16%	1.87%	0.59%	6.21%	0.65%
Multi/single status								
2 or more locations	0.52%	5.06%	2.07%	1.33%	1.29%	0.47%	0.66%	0.54%
1 location only	0.98%	1.99%	1.20%	0.97%	2.04%	2.84%	1.21%	1.10%
Percent full-time employees								
Less than 25%	2.89%	3.97%	7.87%	6.59%	3.54%	2.18%	3.80%	3.28%
25-49 %	1.50%	3.17%	2.39%	2.26%	3.27%	2.65%	1.63%	2.07%
50-74 %	1.43%	2.29%	2.68%	2.82%	2.62%	1.96%	2.38%	1.53%
75% or more	0.55%	2.12%	1.29%	0.63%	1.23%	0.58%	1.04%	0.47%
Union presence								
No union employees	0.57%	0.97%	1.27%	0.90%	0.73%	0.67%	0.68%	0.59%
Has union employees	1.00%	7.42%	5.07%	2.95%	2.37%	1.17%	3.44%	1.15%
Unknown	1.57%	10.37%	5.34%	5.13%	6.01%	1.45%	7.64%	1.72%
Percent low wage employees **								
50% or more low wage	1.58%	3.14%	4.93%	2.02%	2.82%	3.08%	1.40%	2.57%
Less than 50% low wage	0.51%	1.55%	1.36%	0.64%	0.85%	0.63%	0.93%	0.35%
Unknown	0.62%	9.16%	4.47%	4.19%	3.35%	0.43%	6.58%	0.60%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1998 Medical Expenditure Panel Survey-Insurance Component.

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